



Date account opened

...../...../.....

(dd) (mm) (yyyy)

Affix passport photograph Here.

INDIVIDUAL ACCOUNT OPENING FORM

Please fill in **BLOCK LETTERS**

ACCOUNT NUMBER

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PLEASE SELECT THE DESIRED TYPE OF ACCOUNT

Current Savings Fin save Leap A/c Flashmecash Esteem Naira wise

Leap AIM Others Joint*** *The first page of a fresh account opening form should be filled by the joint account holders and attached to the main form.*

Account Opening Requirements

- Two passport photographs
- Valid means of Identification
- Two duly completed Reference Forms (excluding Savings)
- Resident Permit (foreigners only)
- Utility bill
- Certificate of Registration (for sole proprietors)
- Account Officers' Visitation

CUSTOMER INFORMATION

ACCOUNT NAME (only if joint account ***)

NAME

(Title) (Surname) (First Name) (Middle Name)

Residential Address.....

Mailing Address.....

Date of Birth/...../..... (dd) (mm) (yyyy)	Place of Birth/City/Town	Local Govt. Area	State of Origin	Nationality	Religion
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Sex (M / F):	Business /Occupation	Mother's Maiden Name
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Phone Number(s)/GSM/Fax	Email Address (Compulsory for e-statement)
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Marital Status	Spouse Name	Spouse Occupation
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Spouse phone no& other details

Names of Children / (if any)

Children details (DOB)

Name of Employer (if any)

Address of Employer/ Business Address

Business Address (Line 2)

Current Position	Total Annual Income (bef. taxes)
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Other Sources of Income apart from employer (if any)

Means of Identification: Int'l Passport National ID Driver's License Others (Specify)

Issuing Authority (FRSC,NIS,FGN,Others) & Place of Issue/Country	ID Number	Issuance Date:/...../..... (dd) (mm) (yyyy)	Expiry Date:/...../..... (dd) (mm) (yyyy)
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Date of Arrival/...../..... (dd) (mm) (yyyy)	Visa Number	Visa Validity Issued/...../..... Valid until/...../.....	Resident/Work Permit Number
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Next of Kin

Surname	Other Names	Relationship:
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Residential Address:

Phone Number /Email Address:	Customer Specimen Signature (Please sign within the box)
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Electronic Banking Services (please tick the additional services required by you)

ATM Internet Banking Mobile Banking Sapphire Flash Club Others (specify)

Customer's specimen signature

Account(s) with other Bank(s) (INCLUDING FIRST INLAND BANK)

BANK NAME	BANK ADDRESS	ACCOUNT NAME	ACCOUNT NUMBER

CHEQUE ISSUANCE AND CONFIRMATION POLICIES

First Inland bank for control purposes will confirm all Cheques from ₦250,000.00 and above before payment. Customers are however at liberty to confirm any amount they so desire **as long as they do so in advance** through their account officers or CSOs. Cheques below this amount which are not pre-confirmed by customers may be paid or returned without any form of liability whatsoever on the part of the teller and the bank while customers that require special services outside this policy may be charged.

I require Cheque Confirmation Yes No No of leaves for 1st cheque book request: 25 50 100

If "Yes" kindly state the minimum amount you want to be confirmed ~~₦~~..... (NOTE: Amount below ₦250,000 may attract special charges.)

All Cheque of ₦250,000 and above issued, **must** also be confirmed in advance (pre-confirmed) to the respective account officer before presentation of the Cheque over the counter or via clearing.

Indemnity: I hereby instruct First Inland Bank Plc to pay all Cheques duly authorized by me without further confirmation (if "No" above is ticked)

Authority to debit: I hereby authorize First Inland Bank Plc to debit my account with the sum of N..... being the cost incurred in respect of Chequebook.

CUSTOMER DECLARATION

Your agreement with us

By signing below, I am

- i. applying to First Inland Bank Plc for the opening of an account and for banking services
- ii. confirming that any details supplied are true and complete
- iii. agreeing to be bound by the terms and conditions governing the operations of the account as set out thereafter

TERMS AND CONDITION

SAVINGS/FINSAVE ACCOUNT

- 1. To guard against access to access to the withdrawal slip by unauthorized persons
- 2. That interest should be paid on my account on the prevailing interest rate
- 3. That the applicable minimum amount shall be maintained on my account.

CURRENT ACCOUNT

I hereby request and authorize you :

- 1. To open a current account in my name and at any time subsequently to open further accounts as I may direct.
- 2. To honour all Cheques or other orders which may be drawn on the said account provided such Cheques or orders are signed by me and to debit such Cheques or orders to the said account whether such account be for the time being in credit or overdrawn or may become overdrawn in consequence of such debit without prejudice to your right to refuse to allow any overdraft or increase of overdraft and in consideration thereof I agree:
 - (a) To assume full responsibility for the genuineness or correctness and validity of all endorsements appearing on all Cheques, orders, bills, notes, negotiable instruments and or other documents deposited in my account.
 - (b) To be responsible for the payment of any overdraft with interest under such terms as the Bank may determine and to comply and be bound by the Bank's rules for the conduct of a Current Account receipt of which I hereby acknowledge.
 - (c) To free the bank from any responsibility for any loss of funds deposited with the Bank due to future government order, law, levy, tax embargo, moratorium exchange restriction and/or all other causes beyond the Bank's control.

- (d) That all funds standing to my credit are payable on demand only in such local currency as may be in circulation.
- (e) To be bound by any notification of change in conditions governing the account directed to my last known address and any notice or letter sent to my/our last known address shall be considered as duly delivered and received by me at the time it would be delivered in the ordinary course of post.
- (f) That if a Cheque credited to my current account is returned dishonoured, the same shall be collected by me at the branch it was deposited or it may be transmitted to me by post, or hand delivery
- (g) That the bank will bear no liability whatsoever for funds handed to members of the staff outside banking hours or outside the Bank's premises.
- (h) That my attention has been drawn to the necessity of safe guarding my Cheque book so that unauthorized persons are unable to gain access to it and to the fact that neglect of this precaution may be ground for any consequential loss being charged to my account.
- (i) That the bank is under no obligation to honour any Cheque(s) drawn on this account unless there are sufficient funds in the account to cover the value of the said Cheques and I understand and agree that any such Cheque may be returned to me unpaid but if paid, I am obliged to repay the bank on demand. The bank may at its discretion grant financial accommodation to me where there are insufficient funds in my account to meet my instructions in connection with any transaction.
- (j) That any disagreements with entries on my Bank statements will be made to the Bank within 15 days of the dispatch of the Bank Statements. Failing receipt by the Bank of a notice of disagreements of the entries within 15 days from date of dispatch, my Bank Statement as rendered correct.
- (k) That any sum standing to the debit of the current account shall be liable to interest charges at the rate fixed by the Bank from time to time. The Bank is authorized to debit from the account the usual Bank charges, interest, commissions, and services charge set by the management from time to time
- (l) I agree that the Bank may at its discretion close My accounts(s) in the event that it is dissatisfied in anyway with the operation thereof.
- (m) That I am fully liable for any loss of funds through the presentation of defective clearing Instrument.

LETTER OF SET OFF

I also agree that in addition to any general lien or similar right to which you as bankers may be entitled by law you may at any time and without notice to me combine or consolidate all or any of my accounts without any liabilities to you and set off or transfer any sums standing to the credit of any one or more of such accounts or any other credit, be it cash, Cheque, valuables, deposits, securities, negotiable instruments or other assets belonging to me with you in or towards satisfaction of my liabilities to you or any other account or in any other respect whether such liabilities be actual, contingent, primary, collateral, several or joint

INDEMNITY

I hereby agree to indemnify First Inland Bank Plc in full against any action, claim, proceedings, act arising from this account or, representations made by me in respect of this account or for whatsoever in connection with this account. I further confirm that all my dealings in respect of this account shall not be contrary to any subsisting law or regulation in force whether in Nigeria or any other country from time to time.

Authorized Signatory
Name & Address:

Signature (over stamp) & Date

Authorized co-signatory (in case of joint account opening)
Name & Address:

Signature (over stamp) & Date

FOR BANK USE ONLY

Account introducer
Name & Signature

CSO
Name & Signature

HOPS
Signature & Date

Account Officer
Name & Signature

RCO
Name & Signature

BM
Signature & Date